



OneWest Bank, FSB
888 E. Walnut Ave
Pasadena, CA 91101

Anthony L. Ebers
EVP, Chief Operating Officer

626 535-5595 Tel
www.onewestbank.com

October 4, 2010 (correction to September 30, 2010 cover letter previously sent)

VIA EMAIL AND UPS OVERNIGHT MAIL

Attn: J.T. Warner
Making Home Affordable Compliance
Mailstop C3F
8000 Jones Branch Drive
McLean, VA 22102

Servicer ID: 900629184
Registration ID: 10008

Re: **Annual Certification Pursuant to Commitment to Purchase Financial Instrument and Servicer Participation Agreement**

Dear Mr. Warner:

Pursuant to Section 1.B of that certain Commitment to Purchase Financial Instrument and Servicer Participation Agreement ("Commitment") between OneWest Bank, FSB ("OneWest") and Fannie Mae as Financial Agent of the United States dated August 28, 2009, enclosed is OneWest's initial Annual Certification with the correct Commitment date reflected.

Respectfully submitted,

A handwritten signature in black ink, appearing to be "AE", written over a horizontal line.

Anthony L. Ebers
EVP, Chief Operating Officer
(626) 535-5595

cc: Cindy Rogers, HAMP Support Center, Fannie Mae
Kurt Johnson, SVP, Credit Management, OneWest
Jules Vogel, EVP and General Counsel, OneWest